

Certificate Number: 15317-PAM-DE-030476176

Bankruptcy Case Number: 15-02580



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on January 24, 2018, at 9:50 o'clock PM PST, Teresa Melendez completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: January 24, 2018 By: /s/Janice Morla

Name: Janice Morla

Title: Counselor